

Transcript: Justin

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Full Transcript

Thank you for calling Benefits in a Card. This is Justin. How can I help you today? Yes, hey, I was wondering, my name is Robert Harper, H-A-R-P-E-R. I'm calling to see, I think I got some life insurance through you guys, but I've never ever got any com- or, you know, no paperwork. Uh, I don't know if the premiums have been paid. I don't know nothing. I'm just calling to find out what's going on. Yeah, let me check on that. What's the staffing agency you work for? Uh, Crown Staffing in Bardstown. And the last four of your Social? Uh, 5825. And for security purposes, could you verify your home address, including city, state and zip code, Mr. Harper? Uh, 306 Mallard, like the duck, Point, and that's Willisburg, Kentucky, 40078. And your date of birth? 01/06/'57. And a good telephone number have is 859-612-1317? Yes. And the email I have is rjh5776@Yahoo? Yeah, small letters. Okay, so let's see here. Um, so looking at the file, looks like the coverage enrolled in a COBRA. Uh, did you leave Crown Services by any chance? What was that, sir? I stated the co- uh, coverage was enrolled in a COBRA. Did you by any chance leave Crown Services? Like, take a break? Mm-hmm. Yeah, I took a break for about six weeks, I fell ill. But, uh, I'm back to work now. Okay, so let's see here. So that's what happened. Um, so the coverage was enrolled in a COBRA, so I would have to reinstate the coverage, um, since you are back working with Crown Services. However, once I reinstate it, there's a pending enrollment process that usually takes one to two weeks to go through for it to become activated again. Okay. Um, but once I do that- ... I can provide you with the insurance carrier's information so they can provide that information to you regarding the policy number, um, documents, stuff like that, regarding the term life. Okay. Let's see. So term life, bear with me, 99... So doing that would make a total deductions \$1.99 per week. Do you authorize Crown Services to make that deduction for you? Yes. Okay. Um, so like I said, how this pending enrollment process works, it will take one to two weeks to go through. Then whenever you witness that first payroll deduction of the \$1.99 come off your paycheck, that's how you know you've become active. Um- Well, see, that's, that's another problem. I don't get a pay stub or nothing from Crown. Okay. The only- The only thing I get from them is at the end of the year for my W-2 form. That's all I get. Okay, um, now do they have a portal where you can gain access to pay stubs? 'Cause legally they have to give you pay stubs. Okay. Well, I'll tell you what, I'm gonna have to call them and find out. Okay. See, that was a problem before. I just, I never knew if they were taking it out of my check or what, what was going on. Yes, sir. Um, so yes, sir, they- they've been taking it out since January 6th of 2025. Last day of active coverage for that was February 9th. And then I went ahead and reinstated it, so we have a pending enrollment for it. Um, but let me provide you with the insurance carrier's information so once you do become active, you can obtain that, uh, term life. So I'll call them- Yeah. ... call them and they'll send me the proper paperwork? Correct, yes, sir. Okay. All right. Is it- Is it through American Public Life Insurance? Yes, sir. That's the insurance carrier. And it's- The

phone number's 800-256-8606? Correct, and it's option four to speak with customer service. Okay, all right. So then, all right, I guess that's taken care. I'll wait a couple, two or three weeks, and then what should I c- get a hold of Crown and see if they've been taking it out, then? Um, I would just reach out to Crown, um, just to see if you could obtain your pay stubs, 'cause legally they are supposed to provide pay stubs to you. Yeah. However, like I said, checking the calendar, they have been taking it since, uh, January 6th, um- Well, 9th. Last day of active coverage for that was February 9th. Okay. And so we reinstated it today. Okay. Hey, another question. Yes, sir. Do you guy- Do you guys offer a dental plan? Um, yes, sir, we do. Um, however, looks like you're outside of personal open enrollment period, so we wouldn't be able to add dental right now. When does that come available? Um, so Crown Services usually has a company open enrollment period, usually sometime in December. That gives all their employees all of the time to enroll, make changes or cancel benefits offered to them. However, if you seriously wanted to be enrolled right now, you'd have to experience a qualified life event, which may be considered as marriage or divorce, birth or adoption of a child or involuntary loss of coverage. Okay. So I guess I'm just gonna have to wait then, huh? Correct, yes, sir. Okay. All righty, well, all right, I'll g- get a hold of Crown then and tell them you guys are reinstating it and I need, uh, proof that on my checks still. Okay. Well, is there anything else I could help you out with today, Mr. Harper? No, I don't think so. Awesome. Well, you have a wonderful day, okay? All right. You too. Thank you. Bye. Thank you. Bye-bye.

Conversation Format

Speaker speaker_0: Thank you for calling Benefits in a Card. This is Justin. How can I help you today?

Speaker speaker_1: Yes, hey, I was wondering, my name is Robert Harper, H-A-R-P-E-R. I'm calling to see, I think I got some life insurance through you guys, but I've never ever got any com- or, you know, no paperwork. Uh, I don't know if the premiums have been paid. I don't know nothing. I'm just calling to find out what's going on.

Speaker speaker_0: Yeah, let me check on that. What's the staffing agency you work for?

Speaker speaker_1: Uh, Crown Staffing in Bardstown.

Speaker speaker_0: And the last four of your Social?

Speaker speaker_1: Uh, 5825.

Speaker speaker_0: And for security purposes, could you verify your home address, including city, state and zip code, Mr. Harper?

Speaker speaker_1: Uh, 306 Mallard, like the duck, Point, and that's Willisburg, Kentucky, 40078.

Speaker speaker_0: And your date of birth?

Speaker speaker_1: 01/06/'57.

Speaker speaker_0: And a good telephone number have is 859-612-1317?

Speaker speaker_1: Yes.

Speaker speaker_0: And the email I have is rjh5776@Yahoo?

Speaker speaker_1: Yeah, small letters.

Speaker speaker_0: Okay, so let's see here. Um, so looking at the file, looks like the coverage enrolled in a COBRA. Uh, did you leave Crown Services by any chance?

Speaker speaker_1: What was that, sir?

Speaker speaker_0: I stated the co- uh, coverage was enrolled in a COBRA. Did you by any chance leave Crown Services? Like, take a break?

Speaker speaker_1: Mm-hmm. Yeah, I took a break for about six weeks, I fell ill. But, uh, I'm back to work now.

Speaker speaker_0: Okay, so let's see here. So that's what happened. Um, so the coverage was enrolled in a COBRA, so I would have to reinstate the coverage, um, since you are back working with Crown Services. However, once I reinstate it, there's a pending enrollment process that usually takes one to two weeks to go through for it to become activated again.

Speaker speaker_1: Okay.

Speaker speaker_0: Um, but once I do that- ... I can provide you with the insurance carrier's information so they can provide that information to you regarding the policy number, um, documents, stuff like that, regarding the term life.

Speaker speaker_1: Okay.

Speaker speaker_0: Let's see. So term life, bear with me, 99... So doing that would make a total deductions \$1.99 per week. Do you authorize Crown Services to make that deduction for you?

Speaker speaker_1: Yes.

Speaker speaker_0: Okay. Um, so like I said, how this pending enrollment process works, it will take one to two weeks to go through. Then whenever you witness that first payroll deduction of the \$1.99 come off your paycheck, that's how you know you've become active. Um-

Speaker speaker_1: Well, see, that's, that's another problem. I don't get a pay stub or nothing from Crown.

Speaker speaker_0: Okay.

Speaker speaker_1: The only- The only thing I get from them is at the end of the year for my W-2 form. That's all I get.

Speaker speaker_0: Okay, um, now do they have a portal where you can gain access to pay stubs? 'Cause legally they have to give you pay stubs.

Speaker speaker_1: Okay. Well, I'll tell you what, I'm gonna have to call them and find out.

Speaker speaker_0: Okay.

Speaker speaker_1: See, that was a problem before. I just, I never knew if they were taking it out of my check or what, what was going on.

Speaker speaker_0: Yes, sir. Um, so yes, sir, they- they've been taking it out since January 6th of 2025. Last day of active coverage for that was February 9th. And then I went ahead and reinstated it, so we have a pending enrollment for it. Um, but let me provide you with the insurance carrier's information so once you do become active, you can obtain that, uh, term life.

Speaker speaker_1: So I'll call them-

Speaker speaker_0: Yeah.

Speaker speaker_1: ... call them and they'll send me the proper paperwork?

Speaker speaker_0: Correct, yes, sir.

Speaker speaker_1: Okay. All right. Is it- Is it through American Public Life Insurance?

Speaker speaker_0: Yes, sir. That's the insurance carrier.

Speaker speaker_1: And it's- The phone number's 800-256-8606?

Speaker speaker_0: Correct, and it's option four to speak with customer service.

Speaker speaker_1: Okay, all right. So then, all right, I guess that's taken care. I'll wait a couple, two or three weeks, and then what should I c- get a hold of Crown and see if they've been taking it out, then?

Speaker speaker_0: Um, I would just reach out to Crown, um, just to see if you could obtain your pay stubs, 'cause legally they are supposed to provide pay stubs to you.

Speaker speaker_1: Yeah.

Speaker speaker_0: However, like I said, checking the calendar, they have been taking it since, uh, January 6th, um-

Speaker speaker_1: Well, 9th.

Speaker speaker_0: Last day of active coverage for that was February 9th.

Speaker speaker_1: Okay.

Speaker speaker_0: And so we reinstated it today.

Speaker speaker_1: Okay. Hey, another question.

Speaker speaker_0: Yes, sir.

Speaker speaker_1: Do you guy- Do you guys offer a dental plan?

Speaker speaker_0: Um, yes, sir, we do. Um, however, looks like you're outside of personal open enrollment period, so we wouldn't be able to add dental right now.

Speaker speaker_1: When does that come available?

Speaker speaker_0: Um, so Crown Services usually has a company open enrollment period, usually sometime in December. That gives all their employees all of the time to enroll, make changes or cancel benefits offered to them. However, if you seriously wanted to be enrolled right now, you'd have to experience a qualified life event, which may be considered as marriage or divorce, birth or adoption of a child or involuntary loss of coverage.

Speaker speaker_1: Okay. So I guess I'm just gonna have to wait then, huh?

Speaker speaker_0: Correct, yes, sir.

Speaker speaker_1: Okay. All righty, well, all right, I'll g- get a hold of Crown then and tell them you guys are reinstating it and I need, uh, proof that on my checks still.

Speaker speaker_0: Okay. Well, is there anything else I could help you out with today, Mr. Harper?

Speaker speaker_1: No, I don't think so.

Speaker speaker_0: Awesome. Well, you have a wonderful day, okay?

Speaker speaker_1: All right. You too. Thank you. Bye.

Speaker speaker_0: Thank you. Bye-bye.